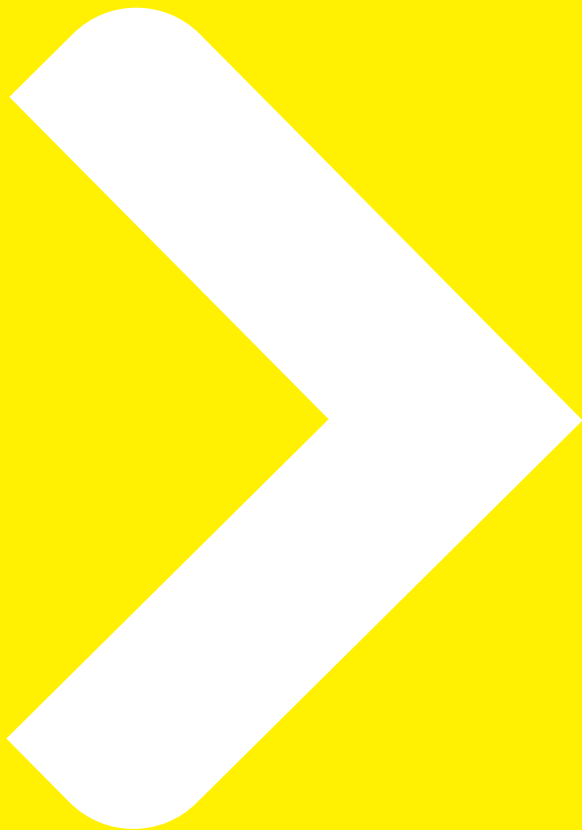


User Manual

Internet Banking

**Offer to pledge
receivables**



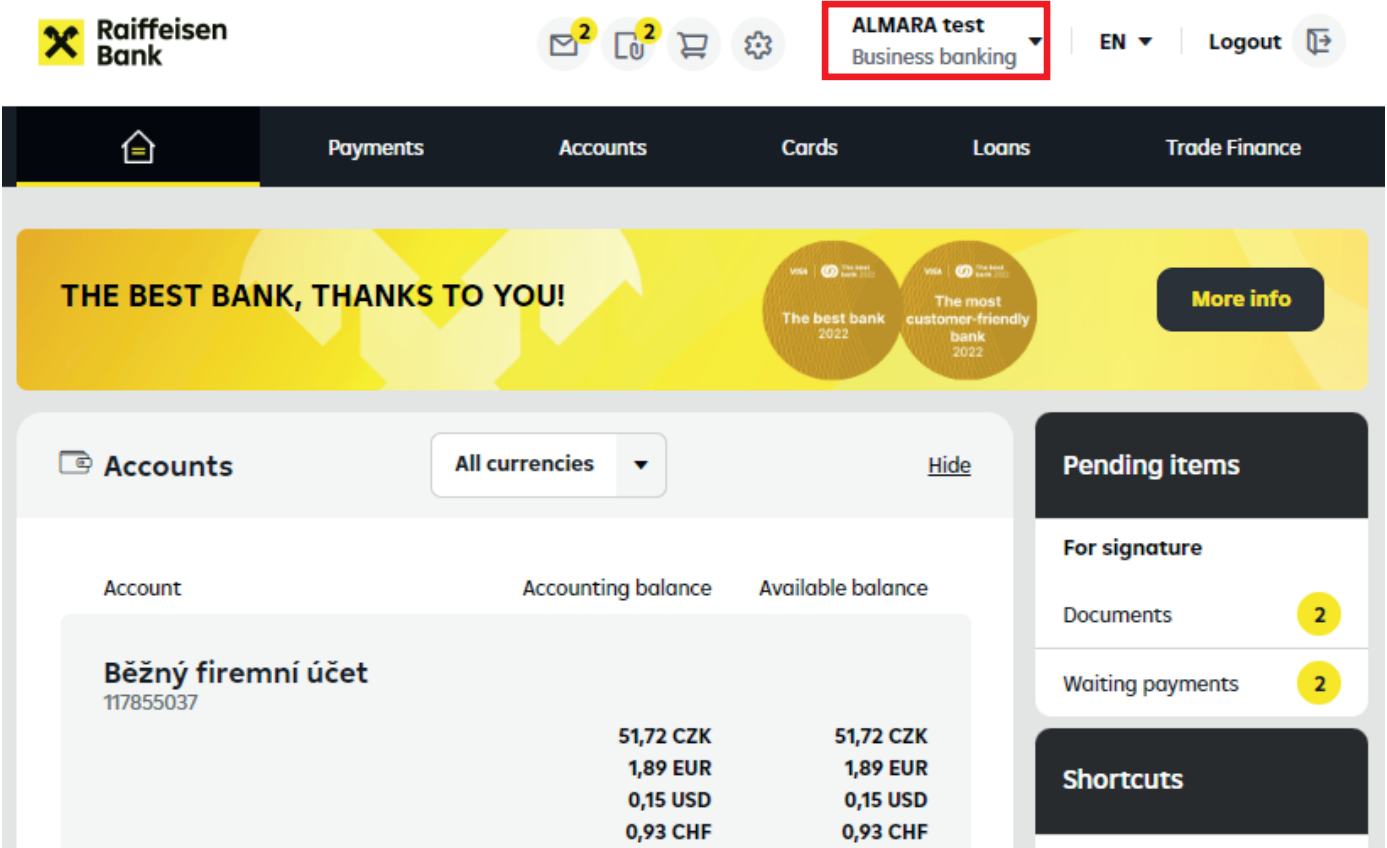
Applications for financing in Internet Banking

Internet banking allows for sending applications for financing without paper documents. The service lets you conveniently work with the following products:

- **Overdraft facility** – drawdown request
- **Revolving loan** – drawdown request
- **Conclusion of security documents for operating finance** – Offer to pledge / assign receivables
- **Instalment loan** – drawdown request
- **Bank guarantees** – draft bank guarantee / application to issue / amend a bank guarantee

Creating the application:

After signing in to Internet banking, use the dropdown menu to select the company through which you will make the change.



Accounts All currencies Hide


Account	Accounting balance	Available balance
Běžný firemní účet 117855037	51,72 CZK	51,72 CZK
	1,89 EUR	1,89 EUR
	0,15 USD	0,15 USD
	0,93 CHF	0,93 CHF

Pending items

For signature

- Documents 2
- Waiting payments 2

Shortcuts

Online financing options are available under **Offers and Applications**  > **New funding application**, where you select the option of your choice.

TIP: You can also access the tab where you select the specific Application type by clicking the appropriate link under **"Shortcuts"**.



Payments

Accounts

Cards

Loans

Trade Finance

THE BEST BANK, THANKS TO YOU!VISA
The best bank
2022VISA
The most
customer-friendly
bank
2022**More info** **Accounts**

All currencies ▾

[Hide](#)

Account

Accounting balance

Available balance

Běžný firemní účet
117855037

51,72 CZK

51,72 CZK

1,89 EUR

1,89 EUR

0,15 USD

0,15 USD

0,93 CHF

0,93 CHF

[Show graph](#)[List of all accounts](#)**Pending items****For signature**

Documents

2

Waiting payments

2**Shortcuts**


New payment ▶

List of outgoing
payments ▶

All statements ▶

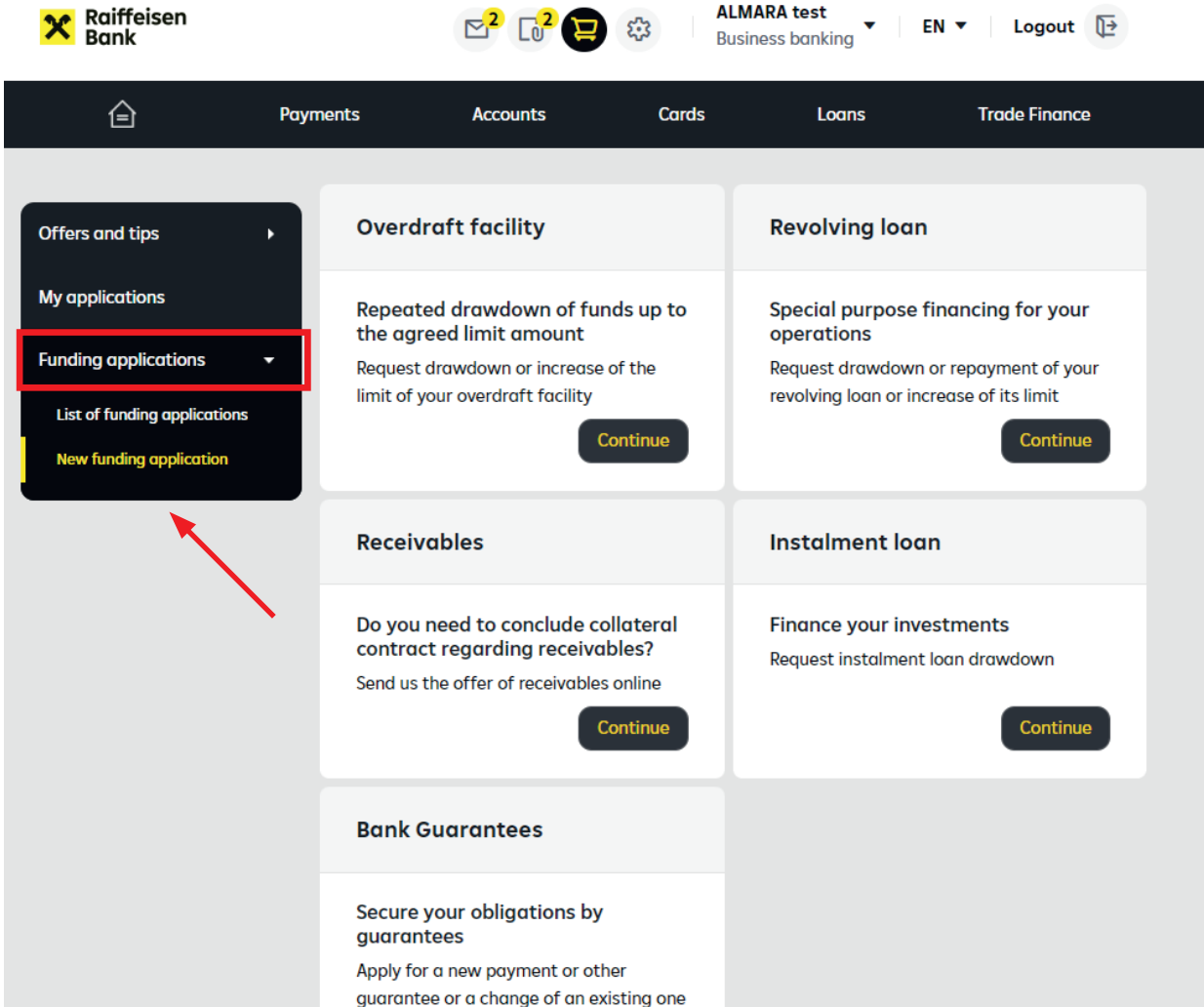
Upload document ▶

Uploaded documents ▶

**New financing
application ▶** **Loans**[Hide](#)

There are no items for this selection.

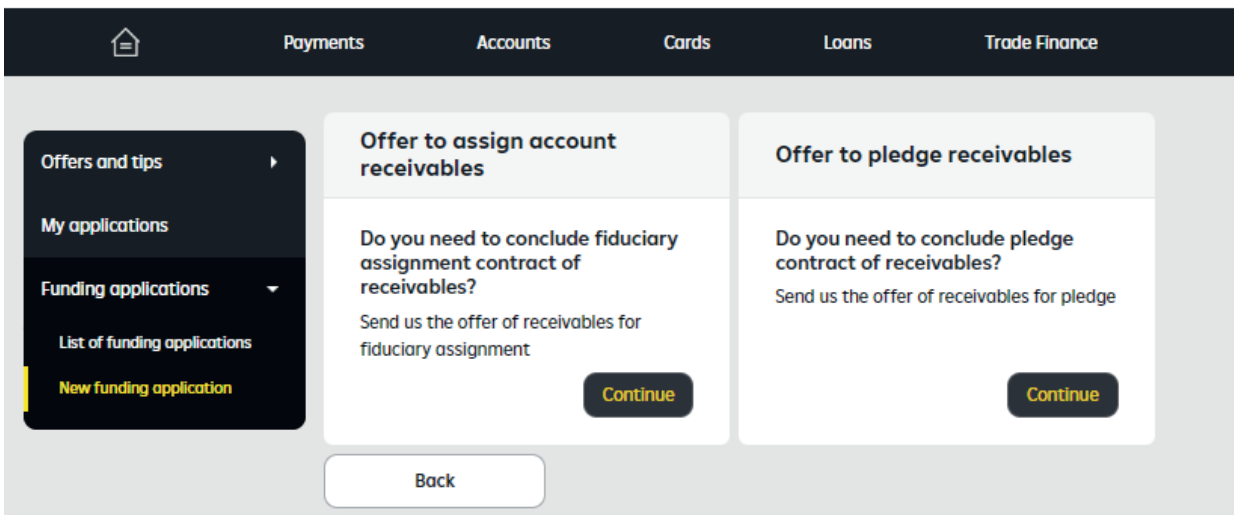




The screenshot shows the Raiffeisen Bank Corporate Banking dashboard. At the top, there is a navigation bar with a home icon, 'Payments', 'Accounts', 'Cards', 'Loans', and 'Trade Finance'. Below this is a secondary navigation bar with 'Offers and tips', 'My applications', 'Funding applications' (highlighted with a red box and a red arrow), 'List of funding applications', and 'New funding application'. The main content area features several product cards: 'Overdraft facility', 'Revolving loan', 'Receivables', 'Instalment loan', and 'Bank Guarantees'. Each card contains a brief description and a 'Continue' button.

Now, according to the selected product (Receivables), click **“Continue”** to display the following tiles: **Offer to assign account receivables** and **Offer to pledge receivables**.

Choose the appropriate option according to the name of the form specified in the framework agreement:



The screenshot shows the Raiffeisen Bank Corporate Banking dashboard after clicking 'Continue' on the 'Receivables' card. The 'Funding applications' menu is still visible on the left. The main content area now displays two new tiles: 'Offer to assign account receivables' and 'Offer to pledge receivables'. Each tile contains a question about concluding a contract and a 'Continue' button. A 'Back' button is located at the bottom left of the main content area.

Offer to pledge receivables:



Fill in all the items displayed and marked with an asterisk *. Leaving blanks prevents proceeding to the next step. Required fields will be highlighted



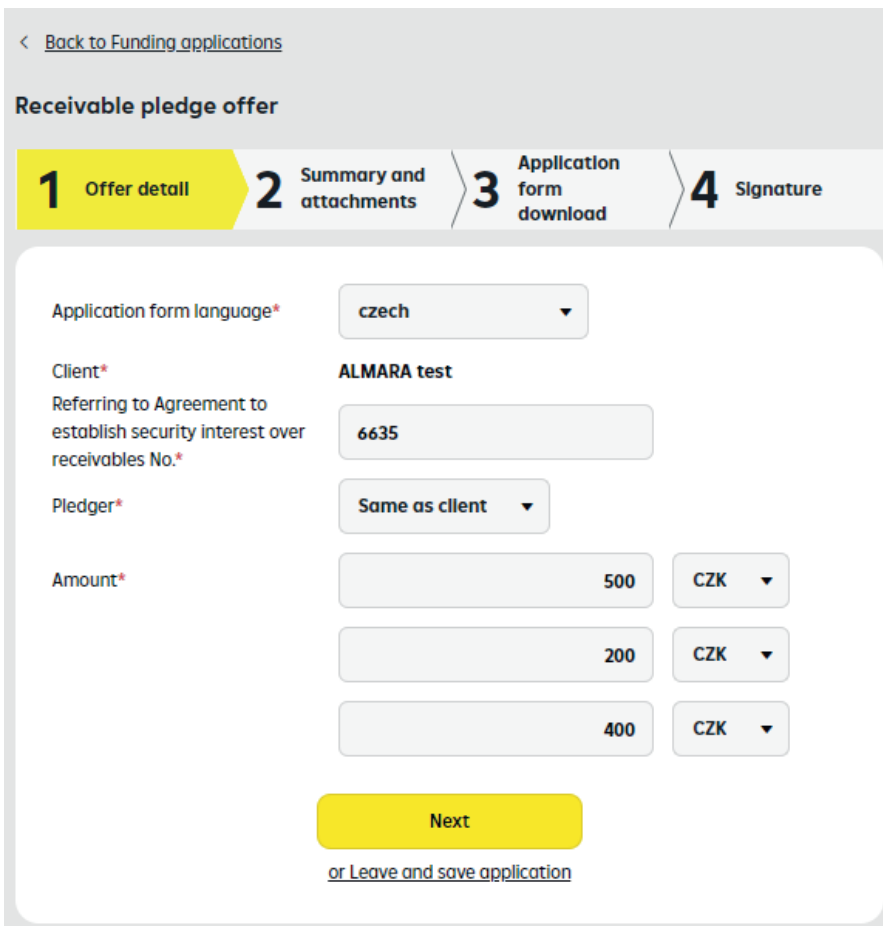
displays help for the particular field.

Field details

- Application language:** Choose Czech or English as the language of the application
- Client:** Pre-filled automatically
- Security agreement:** Enter the agreement number
- Pledger:** Choose from the available options
- Amount:** Fill in the amount

< [Back to Funding applications](#)

Receivable pledge offer



1 Offer detail 2 Summary and attachments 3 Application form download 4 Signature

Application form language*

Client* **ALMARA test**

Referring to Agreement to establish security interest over receivables No.*

Pledger*

Amount*

[Next](#)

[or Leave and save application](#)

1 Offer detail **2** Summary and attachments **3** Application form download **4** Signature



We have automatically saved a draft of your application. You can retrieve it again in [List of funding applications](#).



Summary

[Change](#)


Application form language **czech**

Client **ALMARA test**

Referring to Agreement to establish security interest over receivables No. **6635**

Pledger **Same as client**

Amount **500,00 CZK**
200,00 CZK
400,00 CZK

Choose file  **[Choose file](#)**

Or drag the file here

(Max 10 MB) Supported extensions are .doc, .docx, .xls, .xlsx, .csv, .ppt, .pptx, .pdf, .txt, .jpg, .jpeg, .png



Next

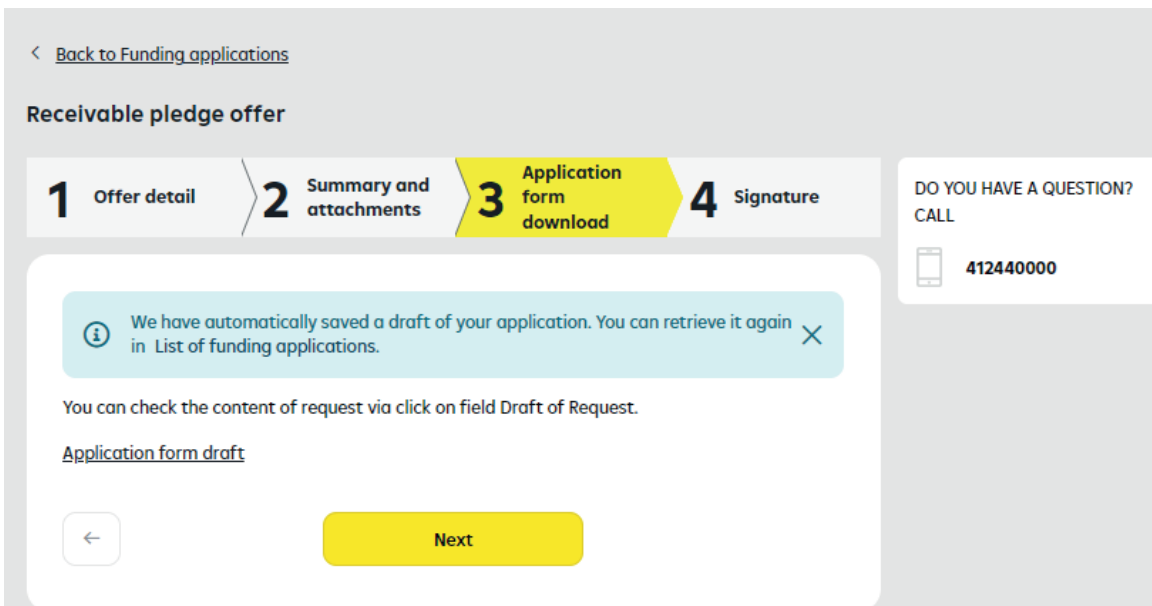
[or Leave and save application](#)

Completing all required fields and clicking **"Next"** moves you to the next step. Check the entered information and upload any required attachments by clicking **"Choose file"** or using the drag and drop feature. Most often, attachments include a list of receivables for financing or a proof of the financed inventory.

TIP: Open applications are continuously saved and can be retrieved under **"List of funding applications"**.




At the third step, the application is ready for download as a PDF.



< [Back to Funding applications](#)

Receivable pledge offer


1 Offer detail 2 Summary and attachments 3 Application form download 4 Signature

DO YOU HAVE A QUESTION?
CALL
 412440000

i We have automatically saved a draft of your application. You can retrieve it again in [List of funding applications](#). **X**

You can check the content of request via click on field Draft of Request.

[Application form draft](#)

 **Next**

ATTENTION: After moving to the next step you will be unable to edit the application. Thus, please check the information provided in the downloaded file.

Click the **Draft application** icon to open the PDF document, which creates the actual original of the Drawdown request. The document in the application must be signed in accordance with the [Electronic signature](#) manual.

Once signed, the document must be saved to your disk. The file name must remain as generated by your Internet banking. You must not change the file name. If the name is changed, the application cannot be approved.

Raiffeisenbank recognizes electronic signatures from **První certifikační autorita a.s.** or **PostSignum** from the **Czech Post** – for details, see the [Electronic signature](#) manual.

TIP: Applications may be submitted by a specially authorized person, other than the one signing the actual original copy in PDF. Thus, the statutory representative or top manager does not have to be signed in to Internet banking. Once the PDF document is downloaded, it can be saved to disk and sent by e-mail or through another company process to be signed off-line.

ATTENTION: If you do not have a digital signing certificate, you need to print the application to sign it by hand and scan it. Then, attach the scanned document at the fourth step of the application. The signed document can be attached using the drag and drop or browse feature. The original copy of the signed application must be sent to the Bank by mail or courier within 21 days.

You can also sign with RB key in accordance with the [RB key online financing manual](#).



At step 4, upload the original of the signed PDF using the **Choose file** or drag and drop feature.


[Back to Funding applications](#)



Receivable pledge offer

- 1 Offer detail
- 2 Summary and attachments
- 3 Application form download
- 4 **Signature**


I confirm that I have read the draft of request and I agree with content of request.
[Application form draft](#)

If everything is allright, please authorize the activation with your current security method.

 [Sign](#)

 [Mobile device is not online](#)  [or Leave and save application](#)

To complete the drawdown request, you need to certify its sending to the bank by clicking **"Sign"**. Once the certification is confirmed, your drawdown request is sent to the bank for processing.



Application has been sent successfully.

[List of requests](#)

Sent applications are shown in **"List of funding applications"**. The section also lets you keep track of the current status of your application.

☰
Payments
Accounts
Cards
Loans

- Offers and tips ▶
- My applications
- Funding applications ▼
 - List of funding applications
 - New funding application

Financing application forms

All ▼

7 days ▼

☰ Filter

Product	Amount		
State	Loan contract number		
Own application note	Modified at		
	Created/modified by		
Offer to pledge receivables	500,00 CZK		
Processing	6635	Copy	
	06.02.2024	Note	▶
	Ondřej Žák		
Offer to assign account receivables	10,00 CZK		
Processing	PP SMS	Copy	
	06.02.2024	Note	▶
	Ondřej Žák		

TIP: You can create another Drawdown request from a copy of the previous one.

A copy can be created by opening the **"List of funding applications"** and clicking **"Copy"** next to the relevant application

FAQ

Why do I have to sign an offer of receivables to pledge first and then a drawdown request?

Because in fact they are two contractual acts – the conclusion of two subcontracts.

Both subcontracts – the offer of receivables for pledge or assignment and the drawdown request – must be accepted or electronically signed by the Client and the Bank.

I cannot fit the number of the security agreement in the box. Will the bank recognize a shortened number?

Yes, it will. The field is limited to 30 characters. Thus, the number must be entered from the end as shown in the example.

Example: The agreement number is NDP/00001/NCRAM/01/12345678/ZPPO2.

The number is too long and does not fit into the field. Enter the identifiers starting from NCRAM/01/12345678/ZPPO2.

I have uploaded a wrong file, I would like to delete it and upload the correct one before sending the Application to the bank.

The current file does not have a delete button. However, you only need to upload another file that automatically overwrites the current one.

I have changed the name of the Application when saving, what happens?

You need to go back to the previous step, download the document from Internet banking again, and then work with the newly downloaded document.